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AUG 07 2006

Patent Application  
Attorney Docket No.: 72167.000141

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

SLAVIN, Fred et al.

: Group Art Unit: 3624

Appln. No.: 09/518,948

: Examiner: KARMIS, Stefanos

Filed: March 6, 2000

For: AUTOMATED STATEMENT  
PRESENTATION, ADJUSTMENT,  
AND PAYMENT SYSTEM AND  
METHOD THEREFOR

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

RESPONSE TO RESTRICTION REQUIREMENT

**Mail Stop AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Responsive to the Office Action dated June 7, 2006, imposing a restriction requirement between the pending claims of the above application, Applicant hereby elects Group I, which comprises claims 1-24, 67-91 and 94. This election is made with traverse. The pending claims are included in Appendix A.

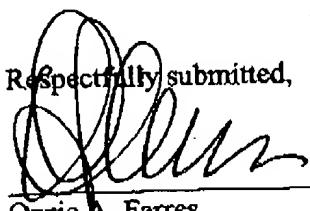
Accordingly, please cancel the remaining claims as set forth below. This cancellation is made without prejudice, waiver, or disclaimer. If there are any fees due under 37 C.F.R. § 1.116 or § 1.117 which are not enclosed herewith, including any fees required for an extension of time under 37 C.F.R. § 1.136, please charge such fees to our Deposit Account No. 50-0206.

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If Applicant or its representative may be of any assistance to the Patent Office in connection with this matter, the undersigned counsel would welcome a telephone call or other communication from the Patent Office.

By:

Respectfully submitted,

  
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Dated: August 7, 2006